UNITED STATES DISTRICT COURT EASTERN DISTRICT OF MISSOURI EASTERN DIVISION

ALEX KARAKHANOV,)	
)	
Plaintiff,)	
)	
V.)	No. 4:05-CV-943 CAS
)	
MBNA AMERICA BANK, N.A.,)	
)	
Defendant.)	

JUDGMENT

In accordance with the memorandum and order of this date and incorporated herein,

IT IS HEREBY ORDERED, ADJUDGED and DECREED that the motion to confirm arbitration award is **GRANTED** and the arbitration award in favor of MBNA America Bank, N.A. is **CONFIRMED** in all respects.

Costs are assessed against plaintiff.

CHARLES A. SHAW

UNITED STATES DISTRICT JUDGE

Dated this <u>5th</u> day of January, 2006.